

1539

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA

v.

OLUWAKAYODE AJAYI
ELIAS MARTE

Criminal No. 2:24-cr-245
(18 U.S.C. §§ 1349, 1344(1),
1028A(a)(1), and 2)
[UNDER SEAL]

INDICTMENT

COUNT ONE

FILED

NOV 06 2024

The grand jury charges:

CLERK U.S. DISTRICT COURT
WEST. DIST. OF PENNSYLVANIA

THE CONSPIRACY AND ITS OBJECTS

1. From in and around July 2023, and continuing thereafter to in and around June 2024, in the Western District of Pennsylvania and elsewhere, the defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, and other individuals known and unknown to the grand jury, knowingly and voluntarily did conspire, combine, confederate and agree with each other to commit Bank Fraud, in violation of 18 U.S.C. § 1344(1).

MANNER AND MEANS OF THE CONSPIRACY

2. It was part of the conspiracy that members of the conspiracy, including the defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, purchased, stole, and otherwise fraudulently obtained the personally identifying information, including the names, dates of birth, and social security numbers, of customers at federally insured financial institutions (hereinafter, the "victim customers").

3. It was further part of the conspiracy that members of the conspiracy, including the defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, stole and otherwise fraudulently obtained mail, which included credit and debit cards belonging to other individuals, as well as

valid personal, business, and United States Treasury checks drawn on accounts at federally insured financial institutions.

4. It was further part of the conspiracy that members of the conspiracy, including the defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, recruited other members of the conspiracy (the “recruited conspirators”), who would impersonate the victim customers while negotiating fraudulent checks, making withdrawals, and opening accounts at federally insured financial institutions.

5. It was further part of the conspiracy that members of the conspiracy, including the defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, caused the creation of fraudulent identity documents, like driver’s licenses and United States passports, that would assist the recruited conspirators in impersonating the victim customers while conducting transactions on their accounts at federally insured financial institutions. The defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, also used fraudulent identity documents to reserve lodging, apartments, and rental vehicles that would be used in furtherance of the conspiracy.

6. It was further part of the conspiracy that members of the conspiracy, including the defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, used stolen and fraudulently obtained personal, business, and United States Treasury checks to create fraudulent checks. These fraudulent checks had been designed to resemble the valid, stolen, checks, but were forged to be made payable to one of the victim customers.

7. It was further part of the conspiracy that members of the conspiracy, including the defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, caused fraudulent checks and identity documents to be provided to the recruited conspirators, who would use them to withdraw money from the victim customers’ accounts at federally insured financial institutions. The

defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, also used fraudulent identity documents to make withdrawals from accounts belonging to the victim customers at federal insured financial institutions.

8. It was further part of the conspiracy that members of the conspiracy, including the defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, coordinated the activities of the recruited conspirators. This coordination included reserving lodging and rental vehicles in locations where the conspiracy was active, and driving the recruited conspirators to branches of federally insured financial institutions to impersonate the victim customers.

9. It was further part of the conspiracy that members of the conspiracy, including the defendants, OLUWAKAYODE AJAYI and ELIAS MARTE, divided proceeds of the conspiracy among themselves.

All in violation of Title 18, United States Code, Section 1349.

COUNTS TWO – TWELVE

The grand jury further charges:

10. The allegations in paragraphs 1 through 9 of this Indictment are incorporated herein, as if set forth in full.

11. At all times material to this Indictment, First National Bank (“FNB”) and Northwest Savings Bank (“Northwest”) were federally insured financial institutions.

12. On or about the following dates, in the Western District of Pennsylvania and elsewhere, the following defendants, knowingly and with the intent to defraud, executed and attempted to execute a scheme to defraud the following financial institutions, each being a separate count of this Indictment:

Count	Date	Defendants	Execution	Bank
Two	January 10, 2024	ALL	Unauthorized withdrawal from account belonging to C.B.	FNB
Three	January 16, 2024	ALL	Unauthorized withdrawal from account belonging to J.W.	FNB
Four	January 16, 2024	ALL	Unauthorized withdrawal from account belonging to M.S.	FNB
Five	January 16, 2024	ALL	Unauthorized withdrawal from account belonging to J.W.	FNB
Six	January 17, 2024	ALL	Unauthorized withdrawal from account belonging to E.F.	FNB
Seven	January 18, 2024	ALL	Unauthorized withdrawal from account belonging to F.B.	FNB
Eight	January 18, 2024	ALL	Unauthorized withdrawal from account belonging to F.B.	FNB

Count	Date	Defendants	Execution	Bank
Nine	January 18, 2024	ALL	Unauthorized withdrawal from account belonging to F.B.	FNB
Ten	January 18, 2024	ALL	Unauthorized withdrawal from account belonging to C.B.	FNB
Eleven	February 20, 2024	O. AJAYI	Unauthorized withdrawal from account belonging to A.S.	Northwest
Twelve	February 20, 2024	E. MARTE	Unauthorized withdrawal from account belonging to T.C.	Northwest

All in violation of Title 18, United States Code, Sections 1344(1) and 2.

COUNTS THIRTEEN – SEVENTEEN

The grand jury further charges:

13. Paragraphs 1 through 12 of this Indictment are incorporated herein, as if set forth in full.

14. On or about the following dates, in the Western District of Pennsylvania, the following defendants, during and in relation to the felony violations of bank fraud as set forth in the following counts of the Indictment, knowingly possessed and used, without lawful authority, the following means of identification of another person, each being a separate count of this Indictment:

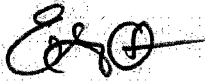
Count	Date	Defendants	Related Felonies	Means of Identification
Thirteen	January 10, 2024	ALL	Counts Two and Ten	The name of C.B.
Fourteen	January 16, 2024	ALL	Counts Three and Five	The name of J.W.
Fifteen	January 16, 2024	ALL	Count Four	The name of M.S.
Sixteen	January 17, 2024	ALL	Count Six	The name of E.F.
Seventeen	January 18, 2024	ALL	Counts Seven, Eight, and Nine	The name of F.B.

In violation of Title 18, United States Code, Sections 1028A(a)(1) and 2.

A True Bill,



FOREPERSON



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